



Blue Cash Preferred® from American Express

p. 7/12

TARYN SINGER
Closing Date 10/27/16

Account Ending ■■■1004

Interest Charged

Amount

Total Interest Charged for this Period

\$■■■

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2016 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2016

\$■■■

Total Interest in 2016

\$■■■

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| | Transactions Dated | | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|--|--------------------|----|------------------------------|--|--------------------|
| | From | To | | | |
| Purchases | 11/06/2015 | | 13.24% (v) | \$■■■ | \$■■■ |
| Cash Advances | 11/06/2015 | | 25.49% (v) | \$■■■ | \$■■■ |
| Introductory Purchase Rate Expires 02/24/2017 then will go to 13.24% (v)* | 11/06/2015 | | 0.00% | \$■■■ | \$■■■ |
| Total | | | | | \$■■■ |

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Annual Membership Fee: The annual membership fee for your Account is \$75.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

Please refer to page 2 for further important information regarding your account

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Renewal Notice continued

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to your Account if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this statement. (v) indicates variable rate.

Purchases

| Rate Description | Transactions Dated | | Prime + Margin | APR |
|------------------|--------------------|----|----------------|------------|
| | From | To | | |
| Standard | 11/06/2015 | | Prime + 9.74% | 13.24% (v) |
| Penalty | 11/06/2015 | | Prime + 25.99% | 29.49% (v) |

Cash Advances

| Rate Description | Transactions Dated | | Prime + Margin | APR |
|------------------|--------------------|----|----------------|------------|
| | From | To | | |
| Standard | 11/06/2015 | | Prime + 21.99% | 25.49% (v) |
| Penalty | 11/06/2015 | | Prime + 25.99% | 29.49% (v) |

Promotional Offers

| Rate Description | Transactions Dated | | Prime + Margin | APR | Offer Valid Through |
|--|--------------------|------------|----------------|-------|---------------------|
| | From | To | | | |
| Introductory Purchase | 11/06/2015 | 02/24/2017 | Not Applicable | 0.00% | 02/24/2017 |
| Rate Expires 02/24/2017 then will go to 13.24% (v) | | | | | |



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Reward Dollar Summary**Total Reward Dollars as of Sep 2016 Billing Period**

| | |
|------------------------------------|------------|
| Beginning Reward Dollar Balance | ■■■ |
| Reward Dollars Earned* | ■■■ |
| Total Reward Dollar Balance | ■■■ |

*Reward Dollars Earned this period are pending until the minimum due is paid and your account is in good standing.

Base Reward Dollars

| As of Sep 2016 Billing Period | Qualified Spend \$ | Reward Dollars |
|---|--------------------|----------------|
| U.S. Supermarkets | ■■■ ■■■ | ■■■ |
| U.S. Supermarkets 1% | ■■■ ■■■ | ■■■ |
| U.S. Gas Stations | ■■■ ■■■ | ■■■ |
| Select U.S. Department Stores | ■■■ ■■■ | ■■■ |
| Other Eligible Purchases | ■■■ ■■■ | ■■■ |
| Total | ■■■ ■■■ | ■■■ |
| Total Qualified Spend This Reward Year | ■■■ ■■■ | |

Important Messages

Visit americanexpress.com/rewarddollars to redeem for cash back, gift cards, and merchandise. Redemptions start at just 25 Reward Dollars.

Remember to pay at least the Minimum Payment Due, by the Payment Due Date, to be eligible to earn or redeem reward dollars and to avoid late fees.

Remember, you can earn a reward of 6% on the first \$6,000 of eligible purchases at U.S. supermarkets in an annual reward year (supermarkets do not include superstores and warehouse clubs), 3% on eligible purchases at U.S. gas stations, 3% on eligible purchases at select major department stores, and 1% on other eligible purchases.

Reward Dollars are calculated on each eligible transaction. The reward dollars shown above have been summarized for informational purposes. For specific details, please visit your online statement.

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Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

| Important Changes to Your Account Terms | |
|---|---|
| The following is a summary of the changes that are being made to your account terms. These changes will take effect on January 1, 2017. For more detailed information, please see the Detail of Changes on the following page(s). | |
| Revised Terms, effective January 1, 2017 | |
| Late Payment Fee | Up to \$38. |
| Returned Payment Fee | Up to \$38. |
| Summary of Other Change | |
| When you must pay | Effective January 1, 2017, we are removing from this section the sentence that reads "Each statement also shows a Next Closing Date." |

ID 12374

See the following page(s) for the Detail of Changes to Your Cardmember Agreement

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Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Late Payment Fees and Returned Payment Fees

Effective January 1, 2017, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

| Penalty Fees | |
|------------------|--------------------|
| Late Payment | Up to \$38. |
| Returned Payment | Up to \$38. |

Late Payment Fee

Effective January 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by replacing each instance of "\$37" with "\$38."

Returned Payment Fee

Effective January 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by replacing each instance of "\$37" with "\$38."

About your payments

Effective January 1, 2017, the *When you must pay* section of *About your payments* in Part 2 of the Cardmember Agreement is amended by removing the last sentence of the section, which reads "Each statement also shows a Next Closing Date."

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